UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

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IN RE:

JAMES M. NUTTALL, JR.,

: CHAPTER 13

Debtor.

: CASE NO. 06-14233 (GMB)

CERTIFICATE OF SERVICE

I, Nicole A. Ramos, hereby certify that on this 11th day of January, 2007, I have caused a true and correct copy of the foregoing Memorandum Opinion in the above-referenced bankruptcy matter to be served on the following by placing same in the United States Mail, addressed as follows:

Nona L. Ostrove, Esquire Subranni, Ostrove & Zauber 1020 Laurel Oak Road Suite 100 Voorhees, NJ 08043 Attorney for Debtor Joseph C. Grassi, Esquire 2700 Pacific Avenue Wildwood, NJ 08260 Attorney for Creditor Stephen DeHorsey

/s/ Nicole A. Ramos
Judicial Assistant to the
Honorable Gloria M. Burns, U.S.B.J.